



CCDL, Inc.
PO Box 642
Groton, CT 06340
www.ccdl.us

Connecticut Citizens Defense League, Inc.

Honorable members of the Insurance and Real Estate Committee,
My name is Chris Lemos and I am a resident of Stratford. I am also a firearms instructor, a range safety officer, and an executive member of the Connecticut Citizens Defense League (CCDL).

I am writing today in opposition of H.B. No. 6656 (RAISED) INSURANCE AND REAL ESTATE , 'AN ACT CONCERNING LIABILITY INSURANCE FOR FIREARM POSSESSORS OR OWNERS'

In talking to people about this bill, I've heard it compared to the requirement to carry liability insurance on a car. This analogy is flawed on many levels.

Driving a car is a privilege. Self defense is a right, protected in both the state and federal constitution.

Cars must be registered, and display a unique ID (the license plate) that can be seen and verified by authorities. There is currently no such requirement to register all firearms, and hopefully we would never require gun owners to wear a large sign in public with a registration number on it. How does this committee intend to identify these unregistered guns and their owners, and target them for enforcement? Do you expect the criminals to insure their guns?

As I mentioned in my opening statement I am a certified firearms instructor, and a certified range safety officer. One of the things I emphasize in both those positions is truly accidental firearm discharges are extremely rare. The vast majority of firearm "accidents" are actually caused by negligence. Someone was not following safe handling procedures that are included with every firearm purchase, and taught in every class. There was recently a case where a Manchester police officer was shot in the foot. That was a typical example of negligent gun handling; not an accident. If the safety had been on; if the officer's finger had been where it belonged instead of on the trigger; if the gun been pointed in a safe direction; the shooting wouldn't have happened. ALL these safety rules had to have first been broken.

Will any insurance policy cover negligence? For that matter, no insurance policy will cover a criminal or unlawful act. If the person WAS acting lawfully in self defense, then the attacker should be the one held liable, not the person defending their lives. Back to automobiles: If a drunk driver crashes into a law-abiding driver in another car, do we expect the innocent, law abiding person's insurance to cover the drunk's injuries and damages? No.

Lastly. Most people already have homeowner's or renter's insurance that covers any true accidents caused by the policy holder. Requiring a separate policy that really adds no additional coverage only hurts the legal gun owner, not the criminals. It especially hurts low income families; the very people who usually most require the means to defend themselves and their families.

**Every citizen has a right
to bear arms in defense
of himself and the state.**

Connecticut State Constitution, Article First, Section 15